

# Free up your funds for gifts or other expenses with our **Holiday Skip-A-Pay**

## Have extra cash for the holidays when you skip your December loan payment

There is a $30 processing fee for each loan skipped. This fee will be donated to our Helping Hands for the Holidays fund. Please complete, sign, and return this form to any UIB branch to start the application process.

☐ **YES! I** want to take advantage of the **Holiday Skip-A-Pay**

Name: _____ Account Number: _____

Daytime Phone: _____ Loan(s) You Wish To Skip: _____

I want to pay the non-refundable processing fee by *(choose one):*

☐ Savings $_____ ☐ Checking $_____ ☐ I have enclosed a check for $30 payable to Utah Independent Bank

**Authorization:** I hereby request for Utah Independent Bank to authorize me to skip my November or December 2026 loan payment. I understand that finance charges will continue to accrue on all new existing balances during the skipped payment period pursuant to my agreements with the bank, and that all terms and conditions will apply after the aforementioned skipped payment period. Please specify which month you want skipped: _____

Signature: _____ Date: _____

Print Joint Applicant Name *(if applicable):* _____

Signature: _____ Date: _____

**Terms:** By signing the above, you authorize Utah Independent Bank to extend the final loan payment by one month. Loan payments must be current for six months. I/We understand that my/our pledge of security shall remain in effect until the loan is fully repaid. I/We understand that any credit life, credit disability, and/or other debt protection on my/our loan will terminate on the original date of said loan. This offer does not apply to mortgages, home equities, student loans, lines of credit, or commercial loans. **This offer is subject to further review for those customers who have existing alternate payments.**

Loan Officer Approval: _____ Date: _____

**www.uib.bank** **PHONE: 435 438 2433**

Member FDIC

EQUAL HOUSING LENDER

Utah Independent Bank
www.uib.bank

Return completed form in person at any of our Utah Independent Bank branches : Contact Utah Independent Bank for details. Federally Insured by FDIC